

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
: Case No. 4-14-05111
WILLIAM JAMES NEARHOOD, :
: Chapter 13
Debtor :

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

X I, William James Nearhood, the debtor in the above-styled case, hereby certify that on October 11, 2017, I completed an instructional course in personal financial management provided by Advantage Credit Counseling Service., Inc., an approved personal financial management provider.

Certificate No. 01721-PAM-DE-030014790

___ I, William James Nearhood, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

___ Incapacity of disability, as defined in 11 USC Section 109(h);
___ Active military duty in a military combat zone; or
___ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ William James Nearhood

Date: 10-26-17